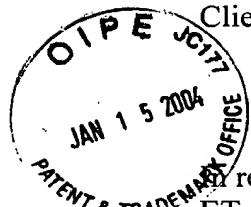


Attorney Docket: 060258-0282898
Client Reference: T298065US



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re PATENT APPLICATION of: PEDERSEN Confirmation Number: 7410
ET AL.

Application No.: 09/870,277

Group Art Unit: 3624

Filed: May 30, 2001

Examiner: Karmis, S.

Title: DEPOSITING METHOD AND ARRANGEMENT

REQUEST FOR RECONSIDERATION

Commissioner for Patents
P.O.Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated October 15, 2003, please reconsider the patentability of the pending claims based on the following remarks.

The Office Action rejected claims 1-2 and 5-13 under 35 U.S.C. 102(e) as being anticipated by Martin et al. (U.S. 5,909,485; hereafter "Martin") and rejected claims 3-4 and 14 under 35 U.S.C. 103(a) as being unpatentable over Martin and Katz et al. (U.S. 6,424,706; hereafter "Katz").

Applicants traverse the rejections because Martin fails to teach or suggest all the features recited in the rejected claims and because Katz is not prior art to the present application. Specifically, Martin fails to teach or suggest:

- A method comprising "defining at least two different ways of update the credit . . . maintaining information indicating the type of a first voucher currently used . . . receiving a deposit identifying a second voucher . . . determining the type of the second voucher . . . and selecting the way of updating the credit on the basis of the types of the first voucher and the second voucher" as recited in independent claim 1;
- An arrangement being arranged to "detect a possible change of voucher type when the credit is updated; and, in response to said detection, to apply a second method to update the credit" as recited in independent claim 8; and
- A network element comprising "a first mechanism to determine the type of the voucher last used by the subscriber, a second mechanism to determine the type of the new voucher which the subscriber is going to use to update his/her credit, and a third mechanism to select a method of updating the credit among at least two different

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updating methods on the basis of the types of said vouchers" as recited in independent claim 12.

Martin merely discloses that vouchers, i.e., electronic funds transfers, bank card transactions and cheques can be used for making deposits in an account. However, Martin fails to teach or suggest that the credit associated with different types of vouchers, i.e., different types of electronic funds transfers, can be updated in at least two different ways. Martin actually teaches that the credit is updated, i.e., a new balance is calculated, in the same manner regardless of the selected payment option. Thus, Martin fails to disclose, teach or suggest the claimed method, apparatus or network element that determine the type of the voucher, select the manner of updating based on the types of the first and second voucher and detect a change in voucher type.

Therefore, independent claims 1, 8 and 12 (and their respective dependent claims 2-7, 9-11, and 13 and 14) are patentable over the teachings of Martin.

Katz, having a 102(e) date of March 31, 1999, which is later than the priority date, December 10, 1998, of the present application, is not prior art to the present application. Please note, because the priority document Finnish Application FI 982678 was filed in English, there is no need to file a verified English translation thereof to perfect priority. All rejections and objections have been addressed. It is respectfully submitted that the present application is now in condition for allowance, and a notice to that effect is earnestly solicited. Should there be any questions or concerns regarding this application, the Examiner is invited to contact the undersigned at the below-listed telephone number.

Accordingly, the prior art rejections are traversed and the subject matter of the pending claims is patentable over the cited prior art. All rejections and objections have been addressed. It is respectfully submitted that the present application is now in condition for allowance, and a notice to that effect is earnestly solicited. Should there be any questions or concerns regarding this application, the Examiner is invited to contact the undersigned at the below-listed telephone number.

Please charge any fees associated with the submission of this paper to Deposit Account Number 033975. The Commissioner for Patents is also authorized to credit any over payments to the above-referenced Deposit Account.

Respectfully submitted,

PILLSBURY WINTHROP LLP



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